## Uniform Residential Appraisal Report

File# 08-05-06

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	The purpose of this summary appraisal repo	ort is to provide the lender/client with an	accurate, and adequately supported,	opinion of the mark	et value of the subject property			
	Property Address 4920 Main Street		City Gibson	State NC	Zip Code 28343			
	Borrower United Building Contractors, In	nc Owner of Public Record I	nited Building Contractors, Inc	the state of the s				
	Legal Description Deed Book 756 Page 1		mica building contractors, file	oodiny Scottat	IU .			
			2005		(01			
15	Assessor's Parcel # Tax Value: \$148,26	0	Tax Year 2005	R.E. Taxes \$ 1,				
L	Neighborhood Name Gibson		Map Reference 170-4-4	Census Tract ()	105.00			
45	Occupant Owner Tenant X V	acant Special Assessments \$ N	one PUD	HOA \$ None	per year per month			
Ĕ	Property Rights Appraised X Fee Simple	Leasehold Other (descrit	e)					
c	Assignment Type Purchase Transaction	on Refinance Transaction X Othe	(describe) Get market valu	ie.				
T	Lender/Client United Building Con		ox 691683, Charlotte, NC 282					
					? Yes X No			
	Is the subject property currently offered for		twelve months prior to the elective	date of the appraisal	? Yes X No			
	Report data source(s) used, offering price(s	s), and date(s).						
С	I did X did not analyze the contr	ract for sale for the subject purchase transact	tion. Explain the results of the analytical	ysis of the contract for	sale or why the analysis was not			
lö								
N								
Ť		t N/A Is the property seller the	owner of public record? X Yes	No Data Sou	rce(s) Tax Card			
R	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?							
A	If Yes, report the total dollar amount and describe the items to be paid:							
C	it Yes, report the total dollar amount and o	escribe the items to be paid:						
T								
	Note: Race and the racial composit	ion of the neighborhood are not ap	praisal factors.					
	Neighborhood Characteristics	One-Unit H	ousing Trends	One-Unit Housi	ing Percent Land Use %			
E	Location Urban X Suburban	Rural Property Values Increasing	X Stable Declining	PRICE A	GE One-Unit 95.0 %			
ī	Built-Up X Over 75% 25-75%	Under 25% Demand/Supply Shortage	X In Balance Over Supply		/rs) 2-4 Unit %			
Ġ	The second secon	Slow Marketing Time Under 3 mt	particular		20 Multi-Family %			
Н	CHOWIT TROPIO 71 ORDIO							
В		Subject is bounded by Main Street in G	DSON, INC.	135 High	100+ Commercial %			
0				90 Pred.	50 Other 5.0 %			
R	Neighborhood Description S	Subject is located inside the City	Limits of Laurinburg. Th	e houses in the	area are in average			
H								
00								
ГĎ		ne above conclusions) Genera	l market conditions in the	neighborhood	are stable. Homes in			
_	this general area do not require se							
8	appear to be in balance. Some se							
	Dimensions 83.5x300	Area 25050		tangular v	iew Average			
88				aaiigulai v	Average			
88	Specific Zoning Classification Single Family		Learned Learned					
п	Zoning Compliance X Legal	Legal Nonconforming (Grandfathered Use)		llegal (describe)				
	Is the highest and best use of the subject proper	rty as improved (or as proposed per plans and	specifications) the present use?	Yes No If No,	describe			
	Utilities Public Other (describe)	Public Other	(describe) Off-si	te Improvements-	-Type Public Private			
	Electricity X	Water X	Street	Asphalt	X			
Gas X Sanitary Sewer X Septic Tank Alley None								
Ī	Gas X							
E	The state of the s			500J	FEMA Map Date 6/17/2003			
E	The state of the s	s X No FEMA Flood Zone X	FEMA Map No. 37108306	500J	FEMA Map Date 6/17/2003			
E	FEMA Special Flood Hazard Area Ye	No FEMA Flood Zone $X$	Yes No. If No. describe	-	FEMA Map Date 6/17/2003  No If Yes, describe			
TE	FEMA Special Flood Hazard Area Ye Are the utilities and off-site improvements ty Are there any adverse site conditions or e	No FEMA Flood Zone $X$	Yes No. If No. describe	-	and the same of th			
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TE	FEMA Special Flood Hazard Area Ye Are the utilities and off-site improvements ty Are there any adverse site conditions or a Exposed sewer on property	es X No FEMA Flood Zone X  ypical for the market area? X  external factors (easements, encroachments,	Yes No. If No, describe environmental conditions, land use	s, etc.)? X Yes	No If Yes, describe			
TE	FEMA Special Flood Hazard Area Ye Are the utilities and off-site improvements ty Are there any adverse site conditions or a Exposed sewer on property  . General Description	Poundation	Yes No. If No, describe environmental conditions, land use	s, etc.)? X Yes materials/condition In	No If Yes, describe			
TE	FEMA Special Flood Hazard Area Yea Are the utilities and off-site improvements ty Are there any adverse site conditions or e Exposed sewer on property  General Description Units X One One with Accessory Unit	Poundation  No FEMA Flood Zone X  Applical for the market area?  External factors (easements, encroachments, encroachments)  Foundation  Concrete Slab X Crawl Space	Yes No. If No, describe environmental conditions, land use  Exterior Description Foundation Walls Brk/Blk/S	materials/condition In	No If Yes, describe			
TE	FEMA Special Flood Hazard Area Yea Are the utilities and off-site improvements ty Are there any adverse site conditions or e Exposed sewer on property  General Description Units X One One with Accessory Unit # of Stories 2	Poundation  Foundation	FEMA Map No. 37108306  Yes No. If No, describe environmental conditions, land use environmental conditions, land use exterior Description  Exterior Description  Foundation Walls Brk/Blk/Sunt Exterior Walls Stucco	materials/condition In	No If Yes, describe  terior materials/condition toors WWC-Fair /alls Plas/DW-Fair			
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